

Terms and Conditions for Reliance Digital 5% cash back on Axis Bank Retail Credit Cards
Cards

(1st May 2014 to 31st May 2014)

Terms and Conditions for Retail Credit Cards Users

- **Offer:** 5% cash back at Reliance Digital for Axis Bank Cardholders on a single minimum purchase of Rs.15000 per transaction in a single bill with an additional 5% discount on select products
- **Offer Period:** 1st May 2014 to 31st May 2014 (Both days inclusive). The additional 5% discount on select products is valid only from 1st May 2014 till 4th May 2014 (both days inclusive)
- Maximum cash back that can be availed at customer ID level is up to Rs 3000.
- Maximum additional discount that can be availed on select products is up to Rs 3000
- In case the customer has availed the additional 5% discount on select products, the cash back amount will be calculated on the discounted invoice amount.
- The offer is also applicable on EMI transactions
- The cash back will be calculated at a customer id level.
- Cash back will be processed 60 days after the expiry of promotion period, by Axis Bank i.e 31st July 2014
- This Offer is valid on all Axis Bank Retail Credit Cards. This offer is not valid on Corporate Credit Cards.
- Offer is valid across the Reliance Digital, Digital Express and Express Mini stores of Merchant ("Store")
- Clubbing or Splitting of 2 or more Bills to avail this offer is not permissible.
- All Customer Queries on the offer should be raised during the offer period or within 90 days after expiry of the promotion period.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- This Offer cannot be clubbed with any other scheme/promotion/Offer of Reliance Retail Ltd at Store
- Axis Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- In case the customer processes a refund, the transaction will not be applicable for the cash back

- Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by Axis Bank
- Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchants. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the Merchant directly without any reference to Axis Bank.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Reliance Retail Ltd reserves its right without assigning any reasons whatsoever to (a) discontinue or extend the Offer Period and (b) amend / add /delete/ modify the terms and conditions of this Offer, Cardholders/Eligible Customers hereby unconditionally agree to all such amendments/ additions/ deletions/ modifications
- Other terms and conditions of EMI transactions applicable
- Reliance Digital Terms & Conditions applicable

Terms and Conditions of Reliance Retail Limited

- Offer is valid across the Reliance Digital, Digital Express and Express Mini stores ("**Store**") of Reliance Retail Limited ("**Merchant**").
- Offer is void wherever prohibited by Law.
- Offer is valid on Cardholders purchase of products worth Rs. 15,000/- or more in a single bill ("**Eligible Bill**") by using the Axis Bank Credit or Debit Card during the Offer Period from the Merchant's Store/s.(Eligible Customer)
- Cash Back benefit under this Offer is limited to a maximum of Rs 3000 per customer id.
- Eligible Customers/Cardholders shall get the cash back amount of either 5% of the Bill value or Rs 3000/- whichever is lower under this offer from AXIS BANK directly through the credit or debit card within the time stipulated by AXIS BANK and Merchant is not liable/responsible for payment of the same.
- Clubbing or Splitting of 2 or more Bills to avail this offer is not permissible.
- Benefits under this Offer is neither transferable nor encashable.
- Purchases made before or after the Offer Period shall not be eligible.
- Merchant reserves its right without assigning any reasons whatsoever to (a) discontinue or extend the Offer Period and (b) amend / add /delete/ modify the terms and conditions of this

Offer, Cardholders/Eligible Customers hereby unconditionally agree to all such amendments/ additions/ deletions/ modifications.

- Merchant shall not be liable in any manner whatsoever for payment of cash back to the Eligible Customer/Cardholder. Liability/Responsibility of Merchant is limited to honour the Offer of AXIS BANK at its Stores during the offer period
- Cardholders are requested to be accustomed, satisfy and agree to with these and the terms and conditions of the Offer of Axis Bank before participating in or making any purchase in relation to this Offer. Participation in the Scheme is discretion of Cardholder and it shall not, in any way, affect the performance of the product purchased under the Offer.
- Cardholders are not being charged extra for participating in the Offer.
- This Offer cannot be clubbed with any other scheme/promotion/Offer of Merchant at Store.
- Product liability, guarantee & warranty shall be transferred as received from respective Manufacturer, Supplier/Vendor & Distributor. Reliance neither warrants nor guarantees the merchantability or suitability of products purchased by the Cardholders under this offer.
- Products once sold under this Offer shall not be taken back and no cash refund will be given in lieu of the same
- Decision of Axis Bank in respect of Offer, benefits or any matters related thereto shall be final and binding and no correspondence will be entertained by Merchant in this behalf.
- Any complaint/issue related to this Offer shall be settled between Axis Bank and Cardholders and Cardholder shall communicate directly with Axis Bank for the same without involving the Merchant.
- All disputes are subject to exclusive jurisdiction of the competent courts in Mumbai only.
- By participating in this Offer, Customers/Cardholders agree to be bound by these terms & conditions and waive any right to claim ambiguity in these terms & conditions. Cardholders agree to release, discharge, indemnify and hold harmless Reliance, and its directors, officers, employees and agents, from and against any loss, claims, damages or liability resulting in whole or in part, directly or indirectly, from acceptance and/or participation in the Offer.